

DEAR PROPERTY OWNER:

Your property is located behind a State-Federal project levee. According to our records, your property located at potential flood risk from the . Your property may also be at risk for flooding from other sources not identified in this notice, such as creeks and clogged storm drains.

Be aware of your flood risk and be prepared. Read this notice for important information about purchasing flood insurance, emergency planning, and protecting your property.

- FACT:** Local, State and Federal agencies are continuing to improve the State-Federal project levee system. But, there will always be some flood risk.
- FACT:** Under State law, the California Department of Water Resources will notify you each year that your property is at risk for flooding.
- FACT:** Levees may reduce, but do not eliminate, flooding.
- FACT:** When levees break or overtop, the flooding can be catastrophic.
- FACT:** One foot of flooding could cause more than \$54,000 in damages to a \$150,000 single family home and its contents; three feet of flooding could cause more than \$93,000 in damages.
- FACT:** Flood damage is not covered by most standard home and business owners insurance policies.

Visit www.water.ca.gov/myfloodrisk and enter your property address to find the areas subject to flooding if State-Federal project levees should fail, and to get information on the condition of local levees. This is not a FEMA map.

This notification contains important information. Please share it with your tenants, or have it translated if necessary.

Esta notificación contiene información importante. Por favor compártelo con sus inquilinos, o traduzca esta notificación si es necesario.

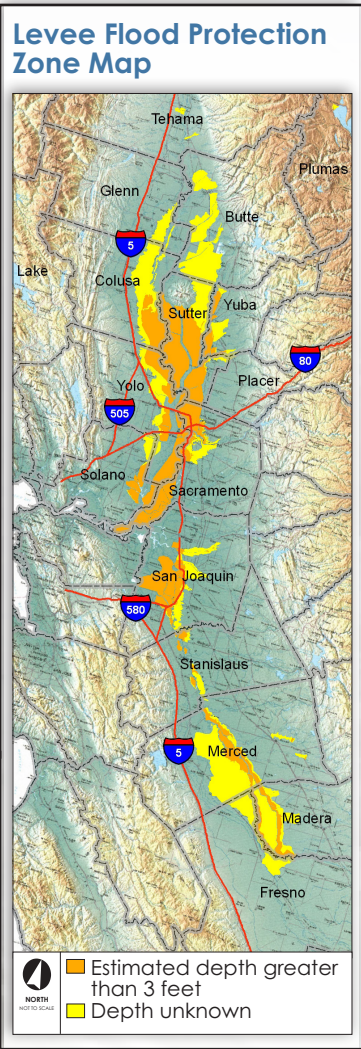
Para preguntas: 1.877.769.7475



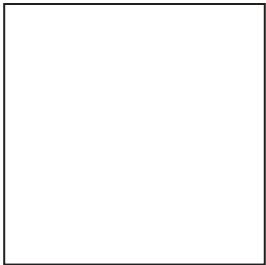
FEMA



US Army Corps of Engineers



Flood Risk Notification Program
California Department of Water Resources
P.O. Box 942836
Sacramento, California 94236-0001



Type address here or use Mail Merge (under Tools) to automatically address this publication to multiple recipients.

FLOOD RISK NOTICE 2010

LIVING WITH LEVEES:
KNOW YOUR FLOOD RISK!

Be Aware.
Be Prepared.

www.water.ca.gov/myfloodrisk

YOUR PROPERTY IS AT RISK FOR FLOODING: TAKE ACTION NOW



Be Prepared



Buy Flood Insurance



Prevent Problems



Protect Your Property

Prepare an emergency kit that includes a flashlight, battery-operated radio, extra batteries, candles, matches, first-aid kit, medication, blankets, water, and food.

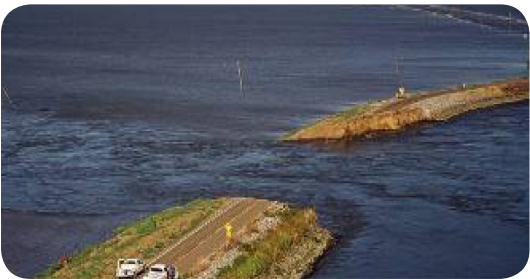
- Keep important documents and priceless possessions on an upper level, or as high as possible.
- Ask your local officials if they have a flood warning system, evacuation routes, and designated shelters. Local agency links are available at www.water.ca.gov/myfloordrisk.

- Make a list of items to take with you and have a plan for your pets.
- Know how to shut off your gas and electricity if instructed to do so. Contact your local utility company for detailed instructions.
- When you evacuate, be sure to take your emergency kit and copies of your important documents with you.
- Always listen to authorities for emergency instructions.
- Pick a safe place on high ground where your family can meet and have a telephone call-in number in case you are separated.
- Never try to escape rising floodwater by going into the attic unless you have roof access.
- Never walk or drive through flooded areas; more people die in their vehicles during a flood than anywhere else.
- Stay away from power and electrical lines; electrocution is the second most-frequent cause of death during flooding.

Contact your insurance agent or call the National Flood Insurance Program at 1-888-435-6637; you can also visit www.water.ca.gov/myfloordrisk

Flood damage is not covered by most standard home and business owners insurance policies.

- Flood insurance is a wise investment. Low-cost flood insurance may be available for your building and contents through the National Flood Insurance Program.
- Renters can purchase coverage for contents only.
- Ask your insurance agent if you qualify for additional Community Rating System (CRS) discounts.
- Don't wait! There is usually a 30-day waiting period before flood insurance becomes effective.



Levee break in Central Valley

Never fill, excavate, landscape, plant, irrigate, modify or place any improvement on any levee or flood control easement without permits from the appropriate local, state and federal agencies.

- Always check with your local building, zoning, or permit department to see if a permit is required before you build on, fill, alter, or re-grade your property.
- Keep trash, branches and grass clippings away from levees, channels, basins, ditches, gutters and storm drain inlets. A blockage can back up water onto your property.
- Contact your local officials if you see unauthorized dumping, filling, construction or debris in your ditches or basins.



This Yuba County home was flooded after a levee break in January 1997. Source: DWR

Order FEMA's Free Homeowner Guide to Retrofitting: Six Ways to Protect your House from Flooding (FEMA P-312) by calling 1-800-480-2520 or visiting www.water.ca.gov/myfloordrisk.

- If your building is on a crawlspace or piers, elevate the building so the first floor is above potential flood levels.
- If your existing building is on a slab foundation and subject to less than three feet of flooding, investigate a low floodwall, berm or "dry flood proofing" (make the walls water tight and close all openings when a flood comes).
- For a garage or crawlspace, look into "wet floodproofing" (move all items subject to damage out of harm's way so water can flow in without causing damage).
- If you cannot protect the building, protect valuable contents. Relocate your furnace, water heater, and electric panel above the potential flood level.
- Financial assistance may be available for retrofitting. To get more information on sources of financial assistance for which you may be eligible go to www.water.ca.gov/myfloordrisk.

CALIFORNIA FLOOD RISK

- Even if a levee is designed for the FEMA standard of a 1% annual chance flood, there is a 1-in-4 chance of a larger flood occurring within any 30-year period (the life of a typical home mortgage).
- Since 1983, Central Valley State-Federal project levees have been breached or overtopped more than 50 times.
- In 1986, flooding left thirteen people dead and caused about \$720 million in property damage with about 65 percent of losses occurring within the Central Valley.
- In 1997, flooding caused eight deaths and almost \$2.4 billion in flood damage, including 25,000 homes and businesses, with about 40 percent of damaged buildings located within the Central Valley.
- Since 1950, flood disasters have been declared in every California county at least nine times, with some having as many as 28 state and federal disaster declarations.

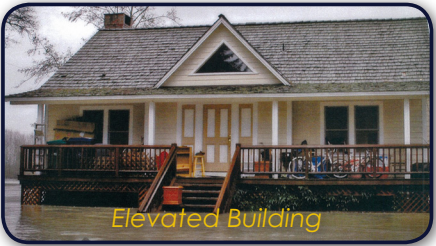
Office of Emergency Services (OES), Origins and Development – A Chronology 1917 – 1999 and OES After Action Reports
FEMA: California Disaster History, State of California Multi-Hazard Mitigation Plan, October 2007
CA Department of Water Resources (DWR), Building Code Whitepaper – California's Susceptibility to Flooding

Cover photo: Reclamation District 2075, San Joaquin, 1997.

For More Information/Questions:
www.water.ca.gov/myfloordrisk
myfloordrisk@water.ca.gov
1-877-7MY-RISK (1-877-769-7475)
TTY: 711 (Contact 1-877-769-7475)



Flooded Homes



Elevated Building